

City of San Antonio

Department of Planning & Community Development



PROCEDURAL GUIDE HOMEOWNERSHIP INCENTIVE PROGRAM (HIP)

January 2014

Contact: Adolph E. Torres 207-5420
Adolph.torres@sanantonio.gov
1400 S. Flores, San Antonio, Texas 78204
Website: sanantonio.gov/planning/housing

TABLE OF CONTENTS

	<u>Page</u>
TABLE OF CONTENTS.....	2
INTRODUCTION.....	3
WHO QUALIFIES FOR ASSISTANCE?.....	4
WHAT TYPE OF HOUSE QUALIFIES?.....	5
TERMS OF ASSISTANCE.....	6
UNDERWRITING GUIDELINES.....	7
PROCESSING AND COMMITMENT.....	8
EARNEST MONEY CONTRACT.....	9
HUD (Table) INCOME GUIDELINES.....	9
OCCUPANY STANDARDS.....	10
LENDER'S CHECKLIST	11
REALTOR'S INFORMATION SHEET.....	12
TITLE CLOSING INSTRUCTIONS.....	13 &14
HUD APPROVED and NON-ALLOWED CLOSING COSTS.....	15
COSA SELLER CERTIFICATION FORM (Uniform Relocation Assistance and Real Property Acquisition Policies Act Notice and Certificate of Owner/Seller).....	16-17
Lender's Cover Letter.....	18

Introduction

HOME Investment Partnerships Program (HOME) are funds allocated by HUD to eligible State and Local governments to expand the supply of decent, safe, sanitary and affordable housing (24CFR Part 92).

The City of San Antonio's (COSA) Department of Planning & Community Development (DPCD) administers a down payment and closing cost assistance program out of HOME funds. The Homeownership Incentive Program (HIP) is federal funds made available to eligible first-time homebuyers. The HIP program provides homeownership opportunities for low to moderate-income families.

Families from various backgrounds with income below 80% AMFI, may qualify for an FHA 203B, FHA, VA or a Conventional loan to finance the purchase of an existing or newly constructed home. However, some of these families are unable to save the money needed for the down payment and closing costs that are required from the lender. Assistance will be provided in the form of a perpetual loan and a forgivable loan.

Policy clarifications or general questions should be addressed to the City's Department of Planning & Community Development Dept. (DPCD). Please contact Adolph Torres at 207-5420 or Adolph.torres@sanantonio.gov.

WHO QUALIFIES FOR ASSISTANCE?

To be eligible for participation in the HIP, clients must meet all the following criteria:

1. The household's gross annual income cannot exceed eighty percent (80%) of the Area Median Family Income (AMFI). See HUD income sheet on page 9. Household income consists of all money received or earned by any person 18 years of age or older who currently resides or who will reside in the structure to be purchased. This includes all income earned, i.e., part-time employment, overtime, child support, bonuses, SSI, etc. DPCD reserves the right to re-verify the household's gross income if more than 6 months has lapsed from when borrower was initially qualified.
2. During income determination, household assets over \$5,000 will be calculated into the annual income at a rate of 2% (passbook rate). For example, 401k, or a retirement plan.
3. The borrower must be a first time homebuyer which is defined as follows:
 - ❖ Have never had ownership interest in any residential property for at least three (3) years prior to applying for HIP down payment assistance
 - ❖ Displaced person or family individual that involuntarily moves from real property permanently as a direct result of acquisition, rehabilitation, or demolition.
4. The HUD prohibits providing assistance to persons not lawfully present in the United States. All contributing members of a household receiving HIP funds must be either a:
 - ❖ U.S. Citizen
 - ❖ Permanent Resident Alien
 - ❖ Temporary Resident Alien with permission to work in U.S.Documentation of status will be required.
5. The borrower must occupy the home and declare it as their homestead for tax purposes during the term of the program assistance.
6. The borrower must qualify for an FHA, VA or a Conventional mortgage loan from a legitimate mortgage lender.
7. Owner financed loan does not qualify for HIP funds.
8. Purchaser must attend HUD approved 8 hour homebuyers' training session and submit a certificate of completion form as soon as possible or prior to closing.
9. Purchaser should deposit a minimum of \$500 in earnest money receipted by the title company prior to closing the loan at the title company.

WHAT TYPE OF HOUSE QUALIFIES?

1. The house to be purchased must be located within San Antonio targeted areas; RenewSA target, Council District 4, Camelot 1, East Village and Park Village, East Point Neighborhoods. (See Attached Maps)
2. The maximum sales price of the home shall not exceed **\$120,000.00** "Affordable Home Price", established by San Antonio City council.
3. Assistance will not be provided to a buyer where said assistance would result in dislocating a residing tenant. However, the dwelling would be eligible if the tenant is the buyer of the property or the Owner/Seller is the current occupant. A signed COSA certification form (Uniform Relocation Assistance and Real Property Acquisition Policies Act Notice and Certificate of Owner/Seller) from the seller stating that the home has been tenant free for 90 days prior to signing the Earnest Money Contract will be required on all loans. See pg. 16.
4. The home can be an existing or a newly constructed property.
 - A. A newly constructed unit is a property, which received a Certificate of Occupancy within a one-year period prior to the commitment of HIP funds.
5. Unit to be purchased as the borrower's principal residence can be single-family unit or a condo property.
6. Condition of unit must be safe, decent and sanitary. Must meet all City Building Codes and federal standards including Environmental Lead Based Paint and House Review to be completed by COSA staff. House Review is not a substitute for the TREC final inspection report.
7. Unit must contain adequate living space. HIP funds are governed by certain Federal Regulations to ensure that funds are not used to contribute to overcrowded housing conditions. Refer to Page 10 for Occupancy Standards.
8. For units built prior to 1978, a visual assessment on all painted surfaces shall be performed for detection of lead based paint in accordance with 24CFR part 35.1015. At COSA discretion, a lead "clearance" report may be required even though there may not be children in the household.
9. If the property to be purchased is located in flood plain area, the homeowner must maintain flood insurance for the term of the loan.

TERMS OF ASSISTANCE

1. HIP ASSISTANCE:

- Assistance secured by a second lien loan on total HIP amount.
- Not to exceed \$12,000, minimum \$1,000.
- The HIP loan will be in the form of a ***forgivable and a perpetual loan***:
 - 25% of the assistance will at a 0% perpetual loan and due at sale of home, change in ownership, or refinance
 - 75% of assistance will be forgivable over 10 years
- Further incentive for School teachers, Police Officers, Emergency medical technicians, and Firefighters.
 - 100% forgivable over 10 years
- First lien interest rate may not exceed 2% of current market rate.

2. CHANGE IN LENDER AND/OR PROPERTY:

- If purchaser changes lender after a commitment is issued by HIP, a "Letter of Transfer" document, a revised Good Faith Estimate (GFE) **or** Initial Fees Worksheet, and a Transmittal Summary are required by COSA.
- Should the purchaser change properties after HIP commitment, a new request must be submitted by the lender to COSA along with all items outlined on HIP Lender Checklist.

3. EXCESS OF CLOSING FUNDS:

- Funds returned to COSA after closing due to overage of HIP assistance is applied to perpetual amount first then to the forgivable loan as a principal reduction.

4. PERPETUAL LIEN:

- 0% Interest Rate.
- Due at sale, change of ownership, demise of owners or refinance.
- Buyer can initiate payback by making arrangements with COSA.
- Only payoff will terminate the term of assistance.

UNDERWRITING GUIDELINES

Homeownership Incentive Program (HIP)

1. **Qualifying ratios: 30/41;** with compensating factors 33/42.
2. **Fixed** interest rate cannot exceed 2% of the current market rate.
3. Up to 1.0% origination fee is covered by HIP funds.
4. **Minimum cash investment of \$500** to be made toward purchase of home.
5. Maximum HIP loan is up to \$12,000 and is subject to the 1st lien holder's approval of Complete Loan to Value (CLTV).
6. Minimum \$1,000 HIP loan.
7. Minimum 25% of the loan will be a perpetual loan.
8. 75% of loan will be forgivable over 10 years. Pro rated balance to be paid if sold prior to forgivable period.
9. Maximum sales Price can not exceed **\$120,000.00**.
10. Household assets over \$5,000 will be calculated into the annual income at a rate of 2% (passbook rate). For example, 401k, or a retirement plan.
11. **No bankruptcy within the following timeframe:**
 - a. Chapter 7: Must be five (5) years from discharge.
 - b. Chapter 13: Must be two (2) years from discharge.

DPCD PROCESSING AND THE HIP COMMITMENT

IT IS RECOMMENDED THAT THE LENDER VERIFY THAT THE FILE IS COMPLETE AND CREDIT APPROVED, PRIOR TO SUBMISSION TO PCD. Submit files by mail, courier or delivery; no fax or emails will be accepted. All documents must be legible.

Upon receipt of a "credit approved" packet, DPCD begins processing the request for assistance. The following describes the processing components:

1. Packet is reviewed to ensure completeness, accuracy and eligibility. There is a 7 – 15 day turn around.
2. TREC Property Inspection Report will be reviewed by DPCD personnel to process COSA HIP Property Review Form. Realtor, lender and buyer will be advised of any required repairs, and need to let DPCD know whether to proceed with loan process if property does not pass compliance.
3. A review of the proposed property will determine if the structure has sufficient living/sleeping space according to HUD occupancy standards to accommodate the family size.
4. By reviewing lender's Closing Cost worksheet and Transmittal, DPCD loan officer computes the amount of HIP assistance and pay back amount.
5. After lender's approval of HIP assistance, a Commitment Letter is ordered by DPCD and requested from the City Attorney's Office.
6. A Site Specific Environmental Review Record (ERR) is conducted by DPCD per HUD 24CFR 58.6. Certain ERR results may have a negative impact on DPCD ability to provide assistance (i.e. air, noise, or flood thresholds.)
7. The HIP loan is conditionally approved, subject to the following:
 - a. Lender's approval for the HIP amount and completion of code impacted repairs as identified by HIP Property Review and Lead based paint clearance, if applicable.
 - b. City approval of ERR and clearance of all environmental issues
 - c. Clear title.
 - d. Signed COSA Certification Form (Uniform Relocation Assistance and Real Property Acquisition Policies Act Notice and Certificate of Owner/Seller) See pgs. 16-17
8. DPCD loan officer submits copy of the executed commitment to the lender.
9. DPCD loan officer calls the title company when HIP closing legal documents are ready to be picked up. Coordination with DPCD loan officer is essential to meet closing schedules and avoid delays.

THE EARNEST MONEY CONTRACT

1. COSA requires a copy that is **legible**.
2. The contract must show a fixed interest rate.
3. Must be properly receipted by a Title Company; minimum of \$500 investment.
4. Any changes to the contract must be dated and initialed by both parties.
5. Submit a copy of any contract extensions to DPCD as soon as possible.
6. The location of the title company and closer's name must be legible on the contract.

HUD INCOME GUIDELINES

Income eligibility is based on 2014 Median Family Income for the San Antonio, Texas MSA. Income limits are updated automatically in compliance with the most recent transmittals received from HUD.

HOUSEHOLD SIZE	80% AMI
1	\$32,950
2	\$37,650
3	\$42,350
4	\$47,050
5	\$50,850
6	\$54,600
7	\$58,350
8	\$62,150

OCCUPANCY STANDARDS

The funds provided through the Homeownership Incentive Program are governed by certain Federal Regulations to ensure that funds are not used to contribute to overcrowded housing conditions. The following standards will be applied in considering eligibility for federally supported housing assistance programs.

<u>Number of Family Members *</u>		<u>Number of Required Bedrooms</u>
Minimum	Maximum	
1	2	1-2 Bedrooms
2	4	2-3 Bedrooms
4	6	3-4 Bedrooms
6	8	4-5 Bedrooms
8	10	5-6 Bedrooms
10 +		6 + Bedrooms

Policy Clarifications:

When necessary, one (1) adult person may be permitted to use the living room for sleeping purposes.

Persons of the opposite sex, except spouses, shall not share a bedroom unless one of the persons is under six (6) years of age.

- A single adult.
- Two (2) children of the same sex, regardless of age.
- Two (2) children of different sex who are both less than six (6) years of age.

***Depending on the age and sex of occupants, more bedroom space may be required.**

LENDERS CHECKLIST FOR HIP PACKET

IT IS RECOMMENDED THAT THE LENDER VERIFY THAT THE FILE IS COMPLETE AND CREDIT APPROVED, PRIOR TO SUBMISSION TO DPCD. Submit files by mail, courier or delivery; no fax or emails will be accepted. All documents must be legible. Complete files close first.

- ☐ Send attached executed **HUD'S Certificate of Owner/Seller** with initial submittal.
- ☐ **Lender's cover letter** including name, address, phone & fax number of loan officer. Indicate buyer's name, property address, the amount of HIP funds requested. *Provide detail information, ie, how many in household, # of bedrooms, relationship, gender, NPS employed, etc., etc., information pertinent to HIP loan that is not on your standard forms.*
- ☐ **Earnest Money Contract** receipted by title company- (Extension of contract).
- ☐ **Initial Fees Worksheet AND Good Faith Estimate.**
- ☐ **Transmittal Summary or MGAW**
- ☐ **Loan Application;** Designate spouse, or living partner's employment status if applicable. Identify Non-Purchasing Spouse (NPS), partner, live in, etc. on the employment section of the application and include their social security number.
- ☐ **Occupancy Standards;** Provide household member's age & gender / how many bedrooms
- ☐ **Verification of Employment** current and signed by the employer's representative.
 - A. Supply 2 current months of pay stubs** for **Applicant(s)** and 1 for all persons who will occupy the residence 18 years and older.
 - B. Household income consists of all money received** or earned by any person 18 years of age or older, who currently resides or who will reside in the home.
 - 1. Submit benefit letters/verification of Income for public assistance, separate maintenance payments or child support for persons that will live in home.
- ☐ **Title commitment & Policy;** must show COSA as 2nd lien holder for total HIP funds.
- ☐ **Single Parent Household - Divorce Decree,** final (if applicable); if never married, buyer may submit notarized letter stating "no marriage".
 - A. Submit **child support printout** as evidenced by the Bexar County Child Support registry or Attorney General's office.
- ☐ **Copy of Texas Driver's License / Texas ID** for borrower & co-borrower.
- ☐ 3 months current bank statements.
- ☐ **TREC Property Inspection Report;** exception with New Construction. Invoice to title company for HIP funds credit.

Commitments will be made to the purchaser contingent upon receipt of these documents, and re-verification if needed for eligibility and income qualification based on the Verification of Employment.

- ☐ **Appraisal Report** – copy.
- ☐ Copy of HUD approved **Homebuyers' Class certificate.**
- ☐ **Homeowners Insurance Declaration Page** (replacement coverage) – prior to closing.
- ☐ **If File Transferred** – submit "Transfer Letter", GFE & MGAW.
- ☐ **Flood Certification,** copy.

COSA reserves the right to return and/or suspend *incomplete* packets.

REALTOR'S INFORMATION SHEET

AN INFORMED SELLER AND BUYER ARE THE BEST CUSTOMERS!

For 1st time homebuyer(s) or not owned a home in the last 3 years prior to applying. Homebuyers' class (open to the general public); Buyer(s) are required to enroll in HUD approved certified Homebuyers' Club program as soon as possible; call 210-207-5420. See all HIP Guidelines for income qualifications and other pertinent information.

- **Home must be located within San Antonio city targeted areas (see attached maps).**
- The sales price can not exceed \$120,000, "Affordable Home Price", established by the San Antonio City Council.
- Inform seller that buyer is attempting to receive down payment assistance from COSA. In the Earnest Money Contract under provision no. 11 indicates "***the loan is subject to COSA HIP approval for the household, buyer(s) & property to be purchased***".
- Must have **executed HUD'S Certificate Of Owner/Seller (pg 16) to be submitted with initial Lender's file; see form at end of HIP Guidelines.**
- Occupancy Standards under the procedural guide on page 10 will be utilized.
- TREC Property Inspection Report on all existing homes required.
- COSA staff will review property inspection report to complete the HIP Property Review (formerly the Housing Quality Standard (HQS) (24CFR, Section 882.109) from. Per HUD, all homes built prior to 1978 will receive visual lead based paint assessment. If applicable, lead clearance test will be required on area stabilized.
 - For information on visual assessments and/or inspections for lead base paint issues contact the Environmental & Consumers Safety at 1-888-778-9440. The National Lead Information Center Clearing House has specialists available to answer any of your questions regarding lead issues at 1-800-424-5323; website: www.epa.gov/lead.
- The HIP Property Review (previously the HQS) form may uncover City code violations that will need to be addressed prior to closing the loan. The house must meet the house review standards for approval of HIP funds. The Property Review is not a substitute for the TREC inspection report but is used to comply with HUD rules.
- Once the buyer is credit approved and the Earnest Money contract is receipted, ask the lender to submit loan packet to DPCD for processing. Time frame is 7-15 days to close.
- Check with lender to verify that a complete loan packet has been submitted to DPCD.
- ***Advise Lender to wait on ordering appraisal pending HIP Property Review results on exiting properties.***
- Household assets over \$5,000 will be calculated into the annual income at a rate of 2% (passbook rate). For example, 401k, or a retirement plan.

Lender requests closing funds; allow DPCD 48 hours to prepare closing documents.

- The purchaser will have closing costs to pay which are not covered through the HIP Program. **Do not sell the program as a \$500 move-in!**

Communication is the key. Please remember to keep all parties informed on any changes that will affect the loan qualification process.

CITY OF SAN ANTONIO (COSA)
DEPARTMENT OF PLANNING & COMMUNITY DEVELOPMENT (DPCD)
CLOSING INSTRUCTIONS

Borrower:

New Address:

Date:

Attached are the legal documents and loan proceeds from the City of San Antonio (COSA) for the property referenced above:

The Assistance in the amount of \$_____ is to be applied follows:	Allowable Amount	Funds Applied	HUD I Line Items	Amount Returned COSA
Down Payment: FHA and CONVENTIONAL Loans(VA Loans N/A)				
CLOSING COSTS				
Accrued Interest (up to 15 Days):				
Fire and Extended Coverage :				
Independent Inspections: Property Inspection Report				
Credit Report				
Closing Fee/Title Company				
Attorney Document Preparation				
Appraisal				
Origination Fee 1%				
Recording Fees				
Survey				
Title Insurance				
Pest Inspection				
Flood Certification				
Commitment Fee				
Processing Fee				
Underwriting Fee				
Courier Fee				
Notary Fee				
Other				
TOTALS:				

FUNDING: Funds released at time of COSA receipt of Closing document. ANY OVERAGES ARE TO BE RETURNED TO THE CITY OF SAN ANTONIO UNLESS OTHERWISE APPROVED.

CONTINUED ON NEXT PAGE

TITLE CLOSING INSTRUCTIONS:

1. The maximum down payment allowed for FHA and Conventional loans.
2. If the full 15 days of interest is not used, the overage may not be applied to other closing costs.
3. **Insurance coverage;** Amount not less than the combined loans of the amount \$_____ and must carry a **mortgagee's clause payable to City of San Antonio (COSA).**

There are instances where funds being provided for a specific purpose may be applied to other closing cost line items. Please call Adolph Torres at 207-5420. Otherwise any excess funds are to be returned to COSA to be applied to family's HIP loan.

Please email the HUD 1 (Settlement Statement) for APPROVAL before closing to adolph.torres@sanantonio.gov.

FOR FUNDS RELEASE: As soon as possible after closing, please **MAIL OR COURIER** the following documentation to The City of San Antonio, 1400 S. Flores, and San Antonio, Texas 78204 to the attention of the Assigned Housing Loan Officer.

Executed Copies:

1. Deed of Trust
2. Executed HUD 1 Settlement Statement
3. Homeowner's Insurance Declaration Page copy showing COSA as loss payee.

Originals COSA Docs:

4. Real Estate Note.
5. Truth In Lending
6. Personal Guaranty
7. Part 5 Annual Income Calculation

HIP Approved/Disapproved Closing Costs

ALLOWABLE Costs

CLOSING COSTS:

Appraisal
Attorney's Document Preparation
Closing Fee/Title Company
Commitment Fee
Credit Report
Courier Fees
Flood Certification
Lead Clearance Report – 1 time only
Origination Fee 1%
Notary Fees
Pest Inspection
Processing Fee lender
Property TREC Inspection Report
Recording Fees
Survey
Title Insurance
Transfer and HOA Fees
Underwriter Fees

PREPAIDS:

Accrued Interest
Homeowner's Insurance

DISALLOWABLE Costs

Application Fee
Administrative Fees
Closing Investor Fee
Commission (Real Estate)
Discount Fees/Buy-down Fee
Finder's Fees, Servicing Fees
Mortgage Insurance Premium (MIP)
Participation Fee
Property Taxes
Recording Fee Assignment to Investor
Repair Escrow Fee
Tax Certificate
Tax Service Fee

City of San Antonio

UNIFORM RELOCATION ASSISTANCE AND REAL PROPERTY ACQUISITION POLICIES ACT NOTICE AND CERTIFICATE OF OWNER/SELLER

Date: _____

Owner(s)/Seller(s): _____

Buyer(s): _____

Address of Property Under Consideration: _____

Dear Owner(s)/Seller(s):

Property believed to be owned by you is being considered for purchase, as referenced above. Federal funds in the form of down payment and closing cost assistance to the Buyer(s) may be used in the purchase of your property. The City of San Antonio ("City"), as a recipient and grantor of said federal funds, is required to disclose the following information by the U. S. Department of Housing and Urban Development (HUD) in accordance with the Uniform Relocation Assistance and Real Property Acquisition Policies Act as amended (URA), Section 24.101(b)(2):

1. The proposed sale is voluntary. In the event negotiations fail to result in an agreement, the property will not be acquired by either voluntary purchase or eminent domain.
2. The fair market value of the property is estimated to be \$ _____. However, since this transaction is voluntary, current or future negotiations may result in a different price that may be the same, higher or lower than this amount.

An owner-occupant who sells his or her property under these terms does not qualify as a displaced person for relocation payments. Additionally, any person who occupies the property for the purpose of obtaining assistance under the URA does not qualify as a displaced person. However, tenant-occupants displaced as a result of a voluntary acquisition may be entitled to URA relocation assistance and must be informed in writing as soon as feasible.

In accordance with HUD requirements, if the information provided above is disclosed after an option to purchase or contract has been executed between the Buyer(s) and the Seller(s), the Seller(s) must be provided the opportunity to withdraw from the agreement.

Any title deficiencies, liens, or encumbrances on the property must be cleared prior to any closing. Generally, this is a cost that is borne by the Seller(s) of the property; however, payment of these costs may be negotiated between the Buyer(s) and Seller(s). Federal funds may not be used to pay these costs.

In accordance with the City's Homeownership Incentive Program (HIP) Guidelines, the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 as amended (URA), and Section 104(d) of the Housing and Community Development Act of 1974, the property will not be eligible if the owner either: (1) evicts a tenant for the purpose of selling the property, which said determination shall be at the sole discretion of the City; or (2) fails to renew a lease for the purpose of selling the property. City's assistance under the HIP Program will not be provided to a buyer where said assistance would result in displacement of a residing tenant.

Mark all appropriate boxes

- ☐ The above described property is currently occupied by seller/owner.
- ☐ The above described property is currently vacant and has not had a tenant for 90 days prior to the negotiation and execution of an Earnest Money Contract for sale of said property.
- ☐ The above described property is currently occupied by the tenant purchasing said property.

By signing below, I/we acknowledge that I/we have received notice of the Uniform Relocation Assistance and Real Property Acquisition Policies Act as amended (URA), Section 24.101(b)(2) and as enumerated above and hereby certify that the foregoing is true and correct

Acknowledged this _____ day of _____, 20_____.

Seller(s)

Seller(s)

LENDER'S COVER LETTER (Your Company Name)

Date: _____

Re: Requesting HIP funds \$ _____

Loan Officer:

Processor:

Name _____

Name _____

Address _____

Address _____

Phone #'s Office: _____

Phone #'s Office: _____

Cell: _____

Cell: _____

Fax: _____

Fax: _____

Email: _____

Email: _____

Primary Lender's Name / Address / Contact Phone #'s & emails:

Name: _____ Address: _____

Contact/Phone #: _____ email: _____

Subject Property Address: _____, SA Texas 782 _____

Number of Bedrooms: _____ / **Number of People in Household:** _____

Age & Gender of Household members:

(I.e. M-27, F-18, G-7, B-4)

Household(s): Please use legal names

PRIMARY'S Legal Name _____ SS# _____

Married Yes ___ No ___ Unmarried Yes ___ No ___ Common-Law Yes ___ No ___

SPOUSE / NPS Legal Name _____ SS# _____

Is ___ is not ___ employed (If applicant for HIP include VOE and paystubs; if not 1-paystub)

First time homebuyer ___ Student ___ Homemaker ___ US Citizen ___ etc. _____

Co-Borrower / Co-Signer _____ SS# _____

(Same as applicant) must live on property for loan term and can not have owned property within the last 3 years).

INCOME details about ALL household members Any other information i.e.,

VOD has been ordered Yes ___ No ___ Child Support ___ SSI ___ Pension ___ Alimony _____
Other ____, etc. _____



REnewSA

University Park/ West
Blueridge Target Area



0 0.125 0.25 0.5 Miles

This map is a product of the City of San Antonio's Geographic Information System (GIS). It is not a survey and should not be used for legal purposes. The City of San Antonio does not warrant, guarantee, or make any representation regarding the accuracy, reliability, or completeness of the information contained herein. The user assumes all responsibility for the use of this information. Please contact the City of San Antonio Department for specific determinations.

Map Created by Michael Taylor, AICP
Map Creation Date: July 12, 2013

Note: Target Area boundaries are
subject to change or modification.



John Dugan, AICP
Director

City of San Antonio
Planning & Community Development
1400 S. Flores
San Antonio, TX 78204

WATERBURY DR
W CALLAGHAN RD
CALLAGHAN RD



REnewSA

Edgewood Target Area

ACME RD N

36TH ST

COMMERCE ST W

OLD HWY 90 W
OLIVER E CHAVEZ W

CALLAGHAN RD S

151

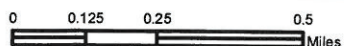
ACME RD S

OLD HWY 90 W

CASTROVILLE RD

90

36TH ST SW



Data Source: City of San Antonio Enterprise GIS, Source: Aerial 011, Source: Aerial 011
"This Geographic Information System (GIS) Product is provided to you by the City of San Antonio as a public service. The City of San Antonio does not warrant, guarantee, or make any representation regarding the use, or the results of the use, of the information provided to you by the City of San Antonio in terms of its accuracy, reliability, timeliness, or otherwise. The entire risk as to the results and performance of any information obtained from the City of San Antonio is hereby accepted by the recipient."
May Created by Michael Taylor, AICP
May Creation Date: July 12, 2013

Note: Target Area boundaries are subject to change or modification.



John Dugan, AICP
Director
City of San Antonio
Planning & Community Development
1400 S. Flores
San Antonio, TX 78204

THEO AV W
MALONE ST W

THEO AV E

PROBANDT ST

FLORES ST S

DIVISION AV

SOUTHCROSS W

PLEASANTON RD

SOUTHCROSS E

MISSION RD

SOUTHCROSS BVE

ROOSEVELT AV

MISSION RD

MISSION
RD

MILITARY DR SW/LOOP 13

MILITARY DR SW

MILITARY DR SE

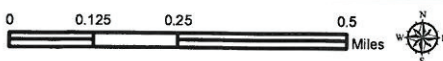
COMMERCIAL AV

PRESA ST S
FAIR



REnewSA

**Harlandale
Target Area**



Data Source: City of San Antonio Enterprise GIS, Base Map 011, Base Approval District

"This Geographic Information System Product is provided by the City of San Antonio as a public service. It is provided 'as is' without warranty of any kind, and the City of San Antonio expressly disclaims all expressed and implied warranties, including but not limited to the implied warranties of merchantability and fitness for a particular purpose. The City of San Antonio does not warrant, guarantee, or make any representations regarding the accuracy, reliability, or timeliness of the information provided to you by the City of San Antonio in this product. The user assumes all responsibility for the use of the information provided to you by the City of San Antonio in this product. The user assumes all responsibility for the use of the information provided to you by the City of San Antonio in this product. The user assumes all responsibility for the use of the information provided to you by the City of San Antonio in this product."

"Please contact the City of San Antonio Department for specific determinations."

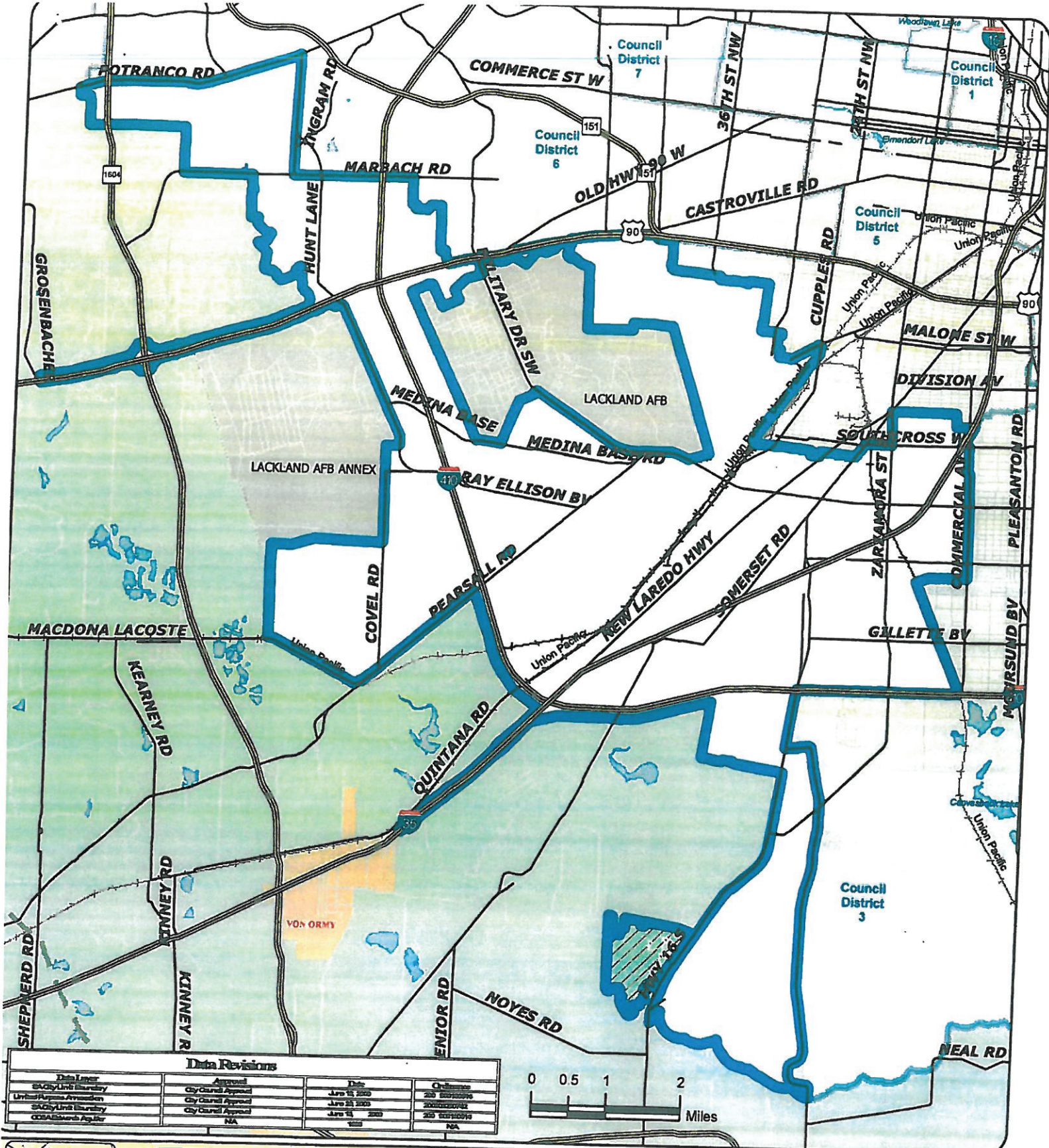
Map Created by Michael Taylor, AICP
Map Creation Date: July 12, 2013

**Note: Target Area boundaries are
subject to change or modification.**



John Dugan, AICP
Director

City of San Antonio
Planning & Community Development
1400 S. Flores
San Antonio, TX 78204



Data Revisions			
Date	Revised	By	For
06/15/2010	City Council Approval	City Council	City Council Approval
06/15/2010	City Council Approval	City Council	City Council Approval
06/15/2010	City Council Approval	City Council	City Council Approval
06/15/2010	City Council Approval	City Council	City Council Approval
06/15/2010	City Council Approval	City Council	City Council Approval
06/15/2010	City Council Approval	City Council	City Council Approval
06/15/2010	City Council Approval	City Council	City Council Approval
06/15/2010	City Council Approval	City Council	City Council Approval
06/15/2010	City Council Approval	City Council	City Council Approval

Council Districts 4	Cities and Towns	Lakes	Limited Purpose Annexations
City Council Districts	Bexar County	Expressways	
City of San Antonio	Military Bases	Major Roads	

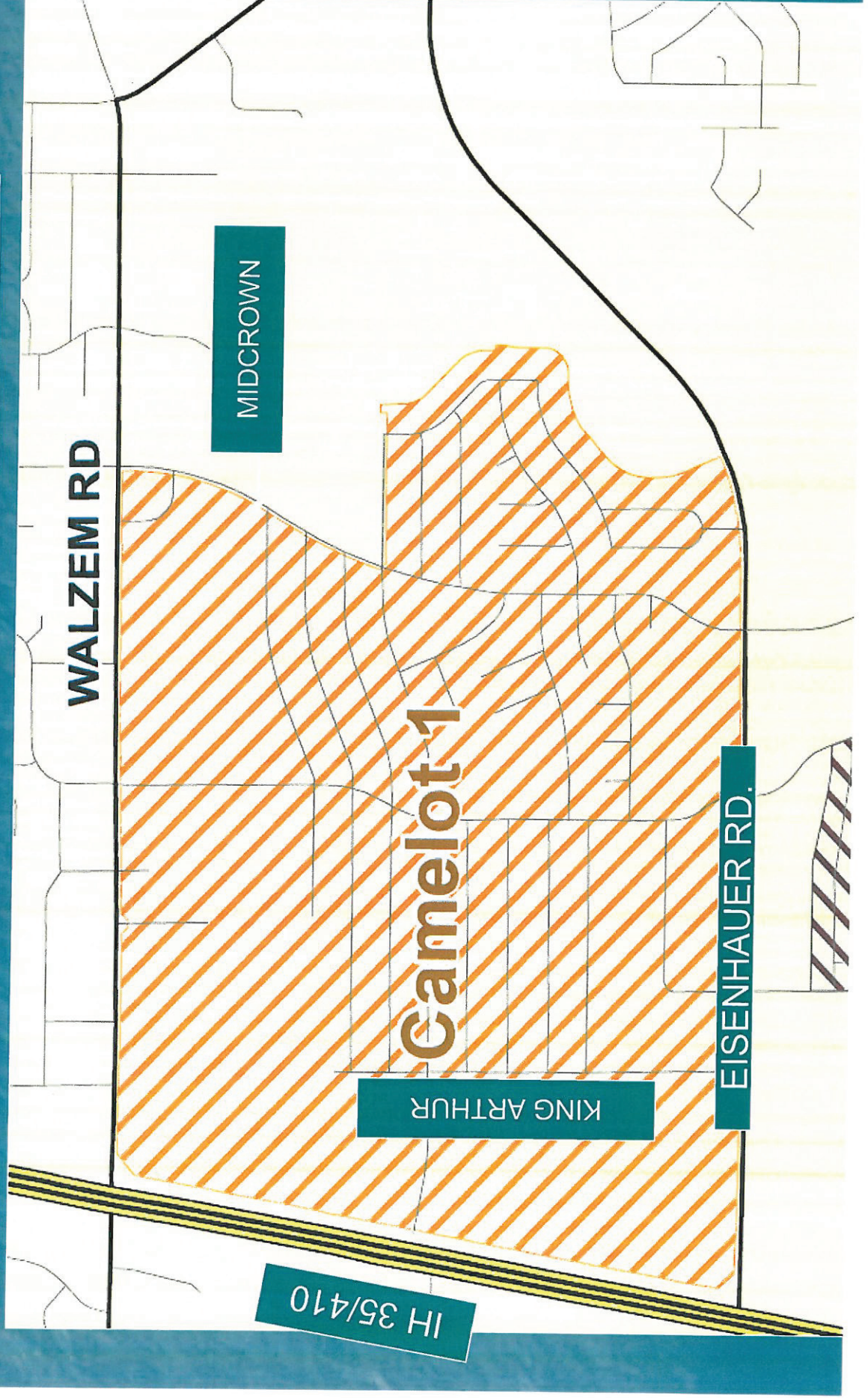
City of San Antonio

Council District 4

City of San Antonio
 Planning and Community Development
 Patrick B. Howard, AICP
 Interim Director
 601 Market Development and
 Business Administration Center
 1821 South Alamo
 San Antonio, TX 78204

District 2-Camelot 1

Zip 78218



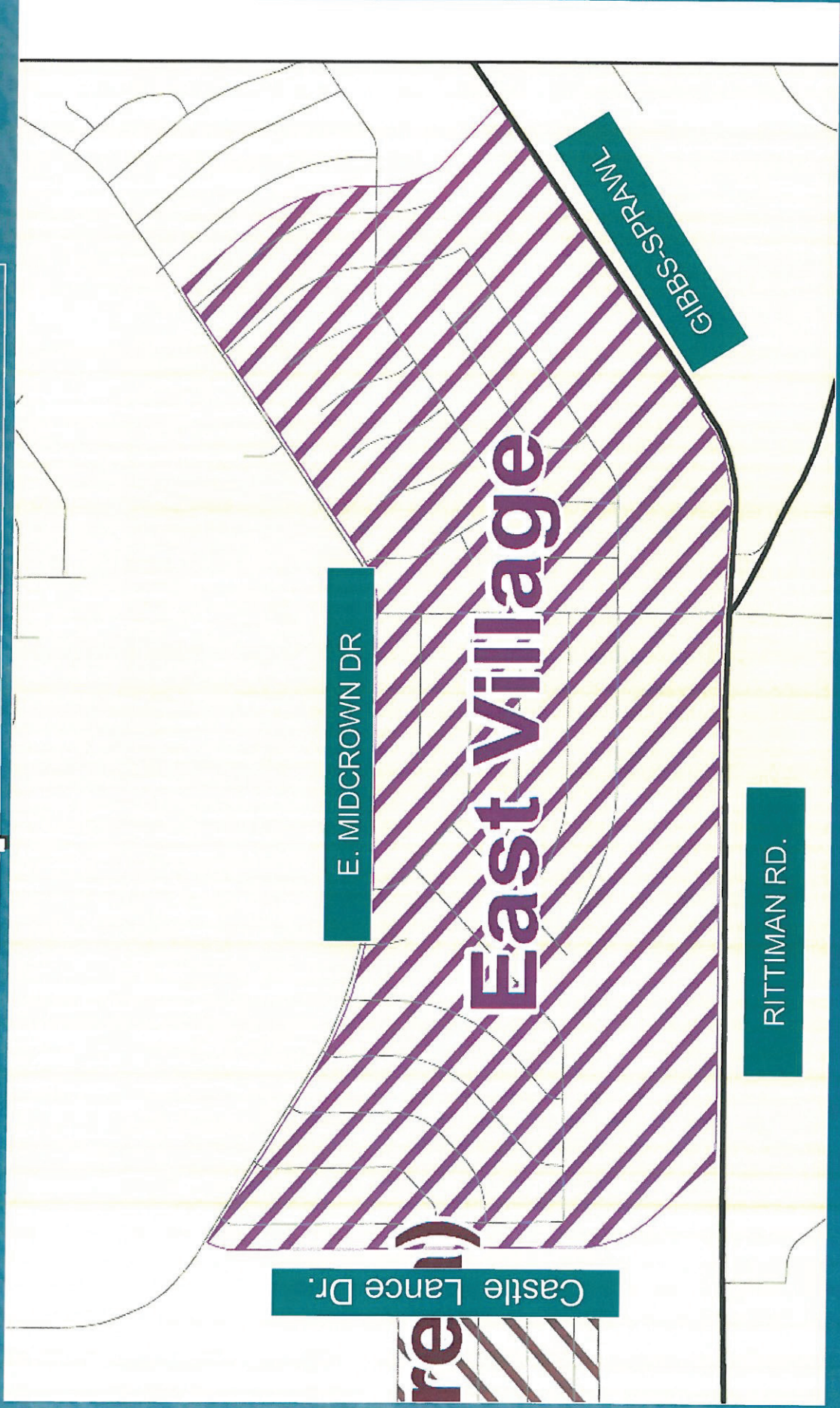
District 2 Village Park

Zip 78218



District 2-East Village

Zip 78218



District 2-East Point

Zip Code 78202

